

**UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF MICHIGAN  
-SOUTHERN DIVISION-**

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**IN RE:****CASE NO. 16-02925**

**DERRICK F. JONES &  
ANN M. JONES ,  
Debtors.**

**CHAPTER 13****HON.****FILED: May 27, 2016**

**DEBTOR'S FIRST CHAPTER 13 PLAN  
PRE-CONFIRMATION AMENDMENT**

**NOW COMES** the Debtors, DERRICK F. JONES AND ANN M. JONES, by and through their attorney, Ronald A. Zawacki, and submit the following Pre-Confirmation Amendment to their Chapter 13 Plan as follows:

**III. DISBURSEMENTS****C. SECURED CREDITORS****2. Personal Property:**

b. Secured Claims NOT Subject to 11 U.S.C. Section 506: each secured creditor in this class has a lien not subject to 11 U.S.C. Section 506. Claims in this class shall be paid as follows plus an additional pro-rata amount that may be available from funds on hand at an interest rate specified below or the contract rate whichever is lower.

Creditor, Address & Account #	Collateral	Balance Owing	Int. %	Pre-Conf APP	Equal Monthly Payment
Credit Union One 400 E. Nine Mile Road Ferndale, MI 48820	2007 Cadillac Escalade	\$16,238.83	3.75	0.00	\$465.43

**D. EXECUTORY CONTRACTS (assumed)**

**2. Other Executory Contract:** - The Debtor assumes the following executory contracts:

Creditor & acct #	Property Description	Payment Amount	# of months remaining	Est. Pre-pet Arrears	Trustee pay? Y/N
Kia Motors Finance Company	2015 Kia Sorento	\$550	23	\$1,102.20	Y

Date: 6/11/16

Date: 6-1-16

Date: 6-1-16

Derrick F. Jones  
Derrick F. Jones, Debtor

Ann M. Jones  
Ann M. Jones, Debtor

Ronald A. Zawacki  
Ronald A. Zawacki, Attorney for Debtors